

Information to identify the case:

Debtor 1	<u>Jin Hong Kim</u>	Social Security number or ITIN	xxx-xx-1213
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number:	23-11088-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jin Hong Kim
aka Jinhong Kim

5/12/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jin Hong Kim
Debtor

Case No. 23-11088-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 12, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2023:

Recip ID	Recipient Name and Address
db	+ Jin Hong Kim, 99 Old Hook Road, Closter, NJ 07624-1041
519834043	+ Aidvantage Federal Student Aid Loan, P.O. Box 300001, Greenville, TX 75403-3001
519834045	+ Capital One, c/o Michael Leigh Schuman, Hayt Hayt & Landau, 2 INDUSTRIAL WAY WEST P.O. BOX 500, Eatontown, NJ 07724-0500
519834047	The Bank of New York, P.O. Box 5011, White Plains, NY 10602-5011
519834048	+ The Bank of New York, c/o KML Law Group, P.C., 216 Haddon Ave. Ste. 406, Westmont, NJ 08108-2812

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 12 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 12 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519868597	+ EDI: MAXMSAIDV	May 13 2023 00:24:00	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville, Tx 75403-3001
519834044	+ EDI: TSYS2	May 13 2023 00:24:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
519834046	+ EDI: CAPITALONE.COM	May 13 2023 00:24:00	Capital One Bank, N.A., PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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Date Rcvd: May 12, 2023

Form ID: 318

Total Noticed: 10

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon Trust Company NA, successor to The Bank of New York Trust Company, NA, as trustee, for the Chase Mortgage Finance Trust Multi-Class Mortgage Pass-Through Certificates, Ser dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Hyung S. Kim	on behalf of Debtor Jin Hong Kim James@hskimLaw.com Jain@hskimlaw.com
Kimberly A. Wilson	on behalf of Creditor The Bank of New York Mellon Trust Company NA, successor to The Bank of New York Trust Company, NA, as trustee, for the Chase Mortgage Finance Trust Multi-Class Mortgage Pass-Through Certificates, Ser kimwilson@raslg.com
Steven P. Kartzman	on behalf of Trustee Steven P. Kartzman Trustee@msklaw.net nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
Steven P. Kartzman	Trustee@msklaw.net nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6